



King County

**VETERANS AND HUMAN SERVICES LEVY
2008 STRATEGY AREA ANNUAL REPORTS**

**Activity 2.7
Investment in Housing Stability Program**

OBJECTIVE

The Levy's investment in Strategy 2 focuses on ending long-term homelessness through a variety of interventions including identification, outreach, prevention, housing, supportive services and education. Activity 2.7 is designed to develop a countywide Housing Stability Program (HSP) for veterans and other persons to help stabilize them in their homes and prevent homelessness.

POPULATION FOCUS

This activity serves low-income households (under 80 percent of area median income) who are at risk of losing their housing, or had become homeless, but were judged able to quickly re-stabilize.

PROGRAM DESCRIPTION

The Housing Stability Program (HSP) provides emergency financial assistance for low-income renters and homeowners in response to short-term crises that prevent them from making timely payment of their rent or mortgage. Short-term assistance allows low-income residents to preserve their housing.

The HSP is administered through a lead agency, Solid Ground. Solid Ground serves mortgage clients on-site, but also subcontracts with 12 partner agencies located in North, East and South County, as well as the Crisis Clinic, which operates the Community Information Line. The Community Information Line serves as a centralized intake point through which clients can be screened for eligibility, scheduled for an appointment at an HSP partner agency, and, if needed, provided with other information and referrals.

The HSP covers payment of rent or mortgage (including all back rent), fees associated with late rent or mortgage payment, and/or move-in deposits or other expenses related to a move into permanent housing. Payments are only made to property owners and the amount of assistance varies based on the specific household situation and crisis. The outcomes measured are whether the clients have retained their housing at six months and twelve months after receiving assistance from the HSP.

PROGRESS DURING 2008

The expanded Housing Stability Program has been fully operational since May 2008, with services available at all 12 partner agencies around the county. The King County Community Services Division (CSD) contracted with Solid Ground to oversee and administer the program, and to subcontract with the service provider agencies, who received Levy funding in the following amounts (see next page):

Agency	Veterans Funds Awarded	Human Services Funds	Total Levy Funds Awarded
Solid Ground	34,518	34,518	69,036
Hopelink	34,000	24,600	58,600
Catholic Community Services	25,500	36,900	62,400
Friends of Youth	0	24,600	24,600
YWCA - Renton	25,500	79,950	105,450
Valley Cities	59,500	66,420	125,920
Multi-Service Center	34,000	30,750	64,750
Senior Services	34,000	61,500	95,500
Vashon Youth & Family Services	0	24,600	24,600
First Place	34,000	25,830	59,830
Neighborhood House	34,000	36,900	70,900
Salvation Army - Seattle	34,000	25,830	59,830
YWCA - Seattle	34,000	25,830	59,830
Crisis Clinic - Community Info Line	36,131	36,131	72,262
Total	419,149	534,359	953,508

The Landlord Liaison Project (Activity 2.3) will utilize \$250,000 per year in Housing Stability Program (Strategy 2.7) funds for rental assistance to clients served through the project. Full implementation of the Landlord Liaison Project is scheduled to begin in 2009. No further RFPs are planned for the HSP.

SERVICES PROVIDED

Number Served. Expanding the program threefold required a tremendous effort to complete a competitive Request for Proposals (RFP) process, train new partner agencies, expand client screening through the 2-1-1 Community Information Line, and increase outreach to veterans and-veteran serving agencies. Expanded services began in May, 2008. To ensure improved access to veterans, a direct referral mechanism was established, whereby King County Veterans Program staff are able to schedule eligible veterans with an appointment at an HSP partner agency.

Total Served	East	North	Seattle	South
1,731	238	54	352	1,068

From May to December 2008, HSP served 451 households throughout the county (1,731 people) with Levy funds, including 123 veteran and 328 other low-income households at risk of losing their housing. As the sub-regional demographic data above show, while these services are needed around the county, the need in South County continues to outpace other regions of the county.

By the end of 2008, a total of 180 households had reached the six month mark after receiving HSP assistance. Of these, 156 households (87%) were contacted and 151 (97% of those contacted) had remained successfully housed after six months. The first set of twelve month retention outcomes will be obtained in 2009.

Reaching households before they are in a crisis situation as well as assisting them in improving their household stability can both pose challenges. During the intake appointment, households complete a budget analysis to determine income and expenses and to identify areas where they might better manage finances, as well as resources that could further enhance their financial stability. Client and case manager

also complete an Action Plan together, outlining goals and contact information for additional services. Clients are referred to money management classes and to other support services they may need to address issues beyond financial stability.

Living Situation. Approximately one-quarter of those served had already become homeless. The remaining three-quarters were not homeless, but were at risk of losing their housing.

Living Situation		
Homeless	401	23.2%
Not Homeless	1,330	76.8%

Age Group. Those served include families with children, and people who range in age from 0-85:

Age Group		
0 to 5	263	15.3%
6 to 10	226	13.1%
11 to 13	140	8.1%
14 to 17	206	12.0%
18 to 34	359	20.8%
35 to 59	466	27.0%
60 to 74	54	3.1%
75 to 84	9	0.5%
85 and over		

Gender. Most of those served by the HSP were women.

Gender		
Male	726	41.9%
Female	1,005	58.1%

SUCCESS STORIES

Natasha and her husband had immigrated to the United States from Ukraine in search of a better life. They had worked hard, saved everything they earned, and proudly bought a home of their own in the late 1990s, carefully choosing a fixed-rate mortgage with affordable payments. But now Natasha was on the brink of disaster: deeply in debt, she could no longer pay her mortgage and faced foreclosure.

Natasha's husband had died recently, at age 48, after a long battle with brain cancer. He'd been unable to work while ill, and she had reduced her hours at work from full-time to part-time to care for him. They had lived on their savings while he underwent treatment. But now their savings were gone, medical and funeral expenses had piled up, and Natasha had gotten behind on the mortgage. Even though her employer had allowed her to increase her hours to full-time again after her husband's death, she still wasn't earning enough on her own to catch up on her bills.

Staff at Hopelink, who heard her story, referred Natasha to the Solid Ground mortgage hotline, in the hope that the Veterans and Human Services levy could help. With funding from the Housing Stability Program, Solid Ground staff were able to help Natasha pay her mortgage and keep her home. Although Natasha is still grieving, and still working to pay the expenses left from her husband's treatment, she is infinitely relieved that, thanks to the Veterans and Human Services levy, she did not lose her home.

Mark is a veteran who was referred to the Housing Stability Program at the YWCA by the King County Veterans Program. His income is \$674 in Social Security Income (SSI) and he receives \$96 in food stamps each month.

Although Mark had a rent subsidy and a very modest budget, he had become trapped in payday loans. He was working very hard to spend only within his means, but still didn't have enough to pay off the loans and each month had to take out a new payday loan to pay off the previous one.

Mark and his HSP case manager worked out a plan to have Mark use his income to pay off the loans while HSP paid his rent for the current and next month. One of the indispensable benefits of HSP as a prevention program is being able to help people before they are behind on rent, especially when they are at serious risk of losing their housing if they face one more bill or emergency. Mark is now stable, current with rent, out of payday loans, and working to save a little each month so that he can build a safety net to avoid using payday loans in the future.

FOR MORE INFORMATION

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